



# Disability insurance

APPROACH AND SOLUTIONS





You rely on your highly skilled employees to help you achieve your goals. But what happens if they're unable to work to their fullest potential due to a personal, psychological or medical problem?

Our holistic approach to disability prevention and management will help you reduce the number and duration of absences in your organization.

# Understanding absenteeism

## Direct costs

Absenteeism is an ongoing problem that costs employers millions of dollars every year in:

- Sick leave
- Disability insurance premiums
- Overtime

## Indirect costs

Direct costs are just the tip of the iceberg; the underlying indirect costs are much higher and harder to calculate:

- Hiring and training replacement workers
- Decreased productivity
- Lower employee engagement
- Presenteeism
- Lower morale as other employees pick up the slack

## Different types of absenteeism

How to recognize the different types of absenteeism



### HEALTHY EMPLOYEE

MAXIMUM CONTRIBUTION

#### Absence frequency

Low to average

#### Factors contributing to absences

- Family obligations
- Personal appointments
- Work/life balance
- Short-term medical problem affecting the employee or a dependent



### AT-RISK EMPLOYEE

PARTIAL CONTRIBUTION

#### Absence frequency

Average to high

#### Factors contributing to absences

- Physical or mental health problems
- Chronic illnesses
- Family problems
- Financial problems
- Addiction issues
- Issues at work
- Life changes
- Grief



### EMPLOYEE ON DISABILITY

NO CONTRIBUTION

#### Absence frequency

Prolonged or permanent

#### Factors contributing to absences

- Accidents
- Convalescence following an operation
- Debilitating illnesses



**Direct cost  
of absenteeism  
to the Canadian  
economy  
\$16 billion<sup>1</sup>**

# Preventing absenteeism

Absenteeism has a big impact on your employees and your organization. To prevent and shorten absences, you have to be able to identify the triggers and implement programs and measures to reduce their impact.

All good disability prevention and management strategies include initiatives for each type of employee – healthy, at-risk and on disability – and that's what we offer.

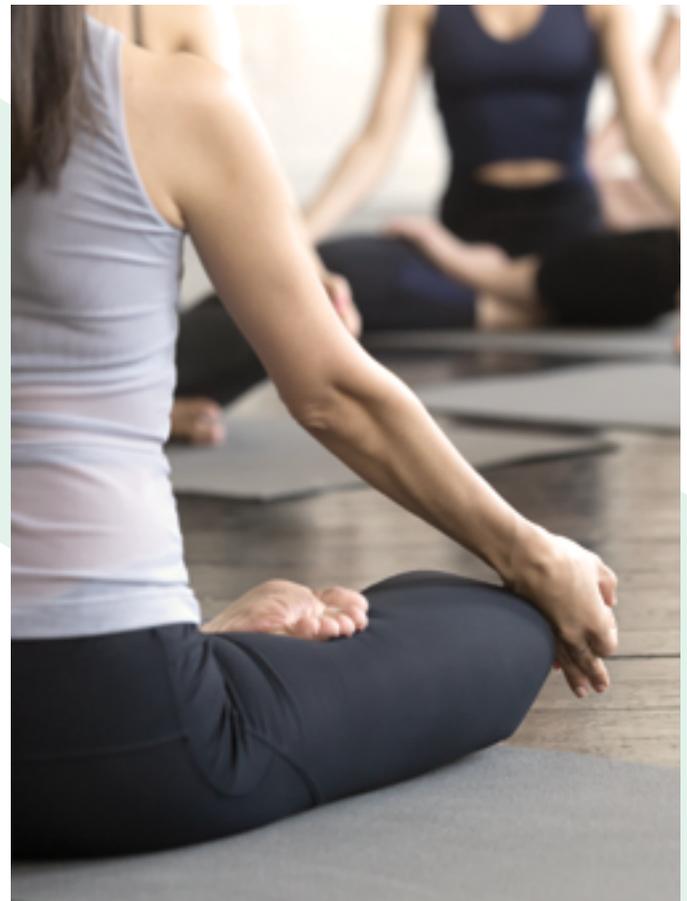
## Active health and wellness promotion

Prevention measure for: **Healthy | At-risk | On disability**

Prevention is the best medicine. If you want your employees to adopt healthy behaviours, you have to encourage them. Ask managers to get involved in workplace health and wellness initiatives to motivate their employees to make healthy lifestyle choices.

Here are a few ideas to get you started:

- Take a look at the **Health is Cool 360°** wellness platform. You'll find lots of articles that you can share with your employees. Start a tradition by sharing an article every month!
- Use the posters you get with the **Employee Assistance Program 360°** to promote the tools available to your employees.
- Ask us to help you organize **health and wellness activities**, like training sessions, seminars, workplace kiosks, and health screening and promotion programs.



## Assistance with dependents and elderly relatives

**Prevention measure for: Healthy | At-risk | On disability**

The regular babysitter isn't available, an elderly relative needs to go to the hospital for a routine exam, a child is having sleepless nights... these are just some of the reasons employees have to take time off work to look after their dependents, including their own parents in some cases.

You can lighten their load by offering them assistance services.

- **Employee Assistance Program 360°** counsellors can help parents plan their child's schooling or find homes for seniors.
- **Health is Cool 360°** health information specialists can help parents navigate the healthcare system or learn more about an illness.

## Clear and reliable health information

**Prevention measure for: Healthy | At-risk | On disability**

When your employees are dealing with physical or psychological problems, they may have trouble finding, understanding or using health information. This can have a negative impact on their overall health and increase their risk of going on disability.

Having access to clear and reliable information will help them make the best choices.

All content on the **Health is Cool 360°** platform is:

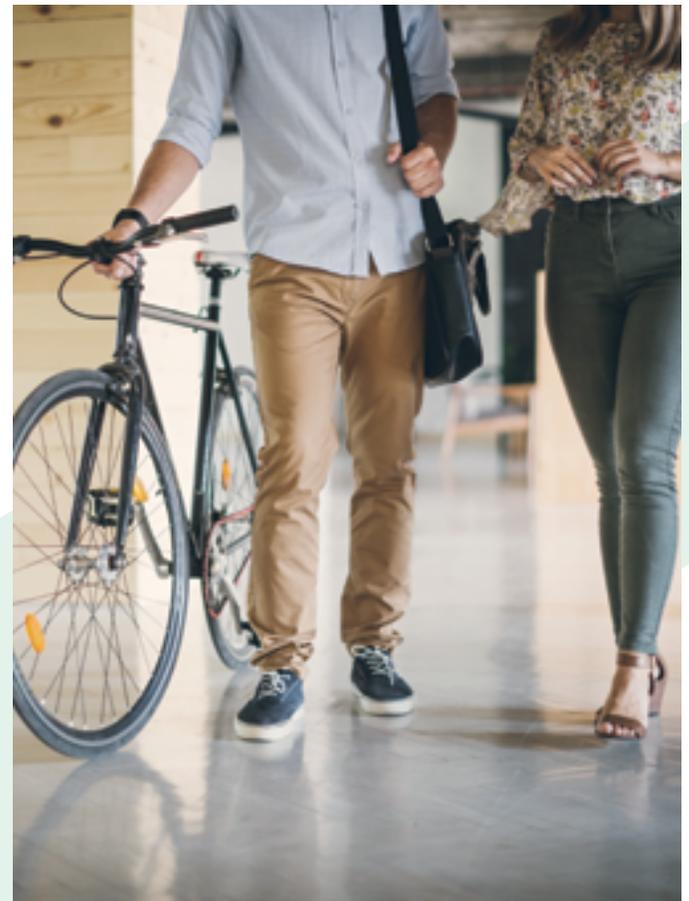
- Written in plain and simple language
- Validated by Canadian health professionals
- Updated regularly

## Financial assistance to encourage healthy lifestyle choices

**Prevention measure for: Healthy | At-risk | On disability**

Exercise classes, weight management programs, sleep disorder treatments, gym memberships, consultations with a nutritionist, sports equipment purchases... your employees have lots of options to help them improve their quality of life and adopt healthy behaviours. But not everybody can afford all these extras.

- The **wellness account** helps cover the cost of activities and equipment of your choosing that are not covered under your plan.
- The **extended healthcare benefit** and the **health spending account** can help cover the cost of services provided by dietitians, chiropractors, psychologists, physiotherapists and other health professionals.



# Mental disorders account for 30% of long-term disability claims.<sup>2</sup>

<sup>2</sup> Canadian Institute of Actuaries, *Group Long-term Disability Termination Study*, January 2019.



## Tools for identifying health risks

### Prevention measure for: Healthy | At-risk

It's not always easy to know which health risks you should be targeting. You want to make sure you're focusing on the ones that will benefit your employees the most.

- The **Health is Cool 360°** health questionnaire comes with global analysis reports to help you pinpoint the most common problems in your workplace, so you can invest in the measures that will suit your employees' needs and give you the best return on your investment.

## Screening tools

### Prevention measure for: Healthy | At-risk

Many disabilities stem from pre-existing health conditions. That's why it's important to have screening tools to make sure things don't go from bad to worse.

- The Health is Cool 360° **Health PACT** program helps support at-risk employees and connect them with a health coach.
- **Epsylio** is an interactive online self-help service offered with the Employee Assistance Program 360°. It's perfect for employees who need help but aren't ready to speak with a counsellor.



## Access to assistance programs

### Prevention measure for: At-risk | On disability

Mental health problems can have a huge impact on an employee's ability to concentrate on their work. Being able to confide in a professional who can suggest solutions can make all the difference. In many cases, it can help employees on leave return to health and work sooner.

- Our **360° assistance programs** offer access to qualified therapists who can help employees and managers who are having problems.

## Maintaining financial security

### Prevention measure for: At-risk | On disability

Being ill can be overwhelming. On top of work and family responsibilities, there are new medical and financial ones: help with housekeeping, transportation assistance, help with meals, private clinic treatments, childcare...

If you give your employees the financial support they need while they're off work, they won't have to worry about digging themselves out of debt when they come back.

- **Critical illness insurance** provides a lump-sum payment when an employee is diagnosed with a covered critical illness. Our enhanced offer is one of the most comprehensive on the market.
- **Disability insurance** (short- and long-term) pays a percentage of the employee's salary during their disability.

## Did you know

58% of employees suffer from at least one chronic illness, and 47% of them find it hard to work or have to take time off because of their health.<sup>3</sup>

<sup>3</sup> 2018 Sanofi Canada Healthcare Survey



## Second medical opinion

### Prevention measure for: At-risk | On disability

Getting diagnosed with a serious health condition is very upsetting and may require complex decisions. Give your employees support when they need it most.

- The **Second medical opinion** program, offered as an option under the long-term disability benefit, provides for a complete review of an employee's medical file. It confirms the validity of the diagnosis and ensures that the employee receives the best treatment options available.

## Convalescence assistance

### Prevention measure for: On disability

Employees who have undergone a medical procedure need to fully recover before they can safely and successfully return to work. You can offer a homecare service to help your employees through their convalescence and speed up their recovery process.

- Our **Home care** coverage, offered as an add-on to the extended healthcare benefit, includes many services that can help employees return to work sooner following a hospital stay or day surgery.

## Managing disabilities

Adopting a proactive approach to overall health management will make it easier for you to keep your employees healthy and at work, quickly identify at-risk employees and step in sooner to reduce the number of disabilities in your organization.

But sometimes disability leave is unavoidable and necessary to ensure an employee's complete recovery. In these cases, you can count on our experienced disability management specialists to put industry best practices to work for you.

Our disability claims specialists are trained to take care of your employees every step of the way. They work closely with the employee, the employee's doctor, the employer, our medical consultants and the care team to ensure a safe and successful return to work.



## Our interdisciplinary team

Our disability management team includes about 200 claims specialists and 50 rehabilitation specialists working in our Montreal, Lévis, Toronto and Vancouver offices. They have experience in:

- Kinesiology
- Nursing
- Psychology
- Counselling
- Physical rehabilitation
- Workplace relations

We also have a team of 20 health professionals, including general practitioners, psychiatrists, cardiologists, dentists, pharmacists and other healthcare specialists we can count on.

## Extras at no extra cost!

When you add our long-term disability coverage to your plan, you get access to:

- The **Health is Cool 360°** wellness platform, including Health PACT and the health questionnaire
- **Corporate Assistance Program 360°**

## One claims specialist, from start to finish!

Your employees will be paired with a single claims specialist, no matter how long they're off work. Our goal is to build trust and give employees the guidance and support they need to get well again.

# Look to the future with confidence

## Choose Desjardins Insurance

**Choose the strength and stability** of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

**Choose Desjardins Group**, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

**Choose an organization that encourages its members and clients to make healthy lifestyle choices** for good physical, mental and financial health.

Desjardins Group promotes these values through partnerships with groups such as the Heart & Stroke Foundation and the Canadian Cancer Society.

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1-800-667-6267

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### Montreal

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1-800-363-3072

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1-800-661-8666

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